

Your Look 4 Mortgages Journey

2019

8-12 week process depending on purchase or remortgage. Chains & new builds can take a lot longer. Dependant on build stage or size of chain involved.

Mortgage Advice
Fact find, budget, needs, products

Applications Made
Mmortgage & protection applications are made.

1st Meeting

Get Decision in Principle

2nd Advice Meeting

Apply and docs sent

The Valuation is done

The mortgage Offer

Mortgage Advice
The mortgage, protection, costs explained
timescale - 1-2 weeks

Bidding Mortgage offer
Copy to solicitors, applicants an adviser should be first 2 weeks

All mortgage protection in place

Enquires Raised

Searches requested

Legal pack sent to client & ID requested

Solicitors instructed

Solicitors legals searches
2-3 weeks for searches

Legal Quoted are instructed
Now at offer we instruct our legals .

Exchange of Contracts
The point of no return, you are liable for the debt.

Legal Process Ends
Funds released from lender and all completes

Exchange of contracts

Building & contents apply

Release of funds

Building and contents starts

Building & Contents
Ending in sight completion date agreed need this quoting and putting in force

Moving Day

Look 4 Mortgages

We look to get you the right deal.

